

Information to identify the case:

Debtor 1	<u>Clay Williams</u>	Social Security number or ITIN	xxx-xx-1975
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Varshay Williams</u>	Social Security number or ITIN	xxx-xx-4638
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-12945-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Clay Williams

Varshay Williams

11/25/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Clay Williams
Varshay Williams
Debtor(s)

Case No. 20-12945-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 25, 2020

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Clay Williams, Varshay Williams, 94 Smith Street, Irvington, NJ 07111-2023
cr	+ PROBER & RAPHAEL, A LAW CORPORATION, claimant Kondaur Capital Corporation, Bonni S. Mantovani, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
518725869	+ Equifax, POB 740241, Atlanta, GA 30374-0241
518725870	+ Erie Lackawanna Railro, 89 Washington St Ste 3, Hoboken, NJ 07030-4526
518725872	+ Jersey Central Fcu, Po Box 661, Cranford, NJ 07016-0661
518807981	Kondaur Capital Corporation, et al, 333 South Anita Drive, Suite 400, Orange, CA 92868-3314
518725873	+ Mattleman, Weinroth & Miller Pc, Garyl C Spivak, Esq., 401 Route 70 E, Ste 100, Cherry Hill, NJ 08034-2410
518725876	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
518725877	+ PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518725878	+ T-mobile, P.O Box 790047, Saint Louis, MO 63197-0001

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 25 2020 23:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 25 2020 23:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518737557	Email/PDF: resurgentbknotifications@resurgent.com	Nov 25 2020 23:42:27	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518725867	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 25 2020 23:19:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd, 5th floor, Miami, FL 33146-1873
518725868	+ Email/Text: bankruptcy.notifications@fisglobal.com	Nov 25 2020 23:19:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
518725871	+ EDI: IRS.COM	Nov 26 2020 02:18:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518725874	+ EDI: MID8.COM	Nov 26 2020 02:18:00	Midland Credit Management, Po Box 2011, Warren, MI 48090-2011
518725875	+ Email/Text: csc.bankruptcy@amwater.com	Nov 25 2020 23:19:00	New Jersey American Water, Po Box 578, Alton, IL 62002-0578
518725879	Email/Text: DASPUBREC@transunion.com	Nov 25 2020 23:15:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
518725880	+ EDI: AIS.COM	Nov 26 2020 02:18:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 10

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2020 at the address(es) listed below:

Name	Email Address
Brian S Fairman	on behalf of Creditor BAYVIEW LOAN SERVICING LLC A DELAWARE LIMITED LIABILITY COMPANY bkecfinbox@aldridgepate.com, BSF@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michelle Labayen	on behalf of Joint Debtor Varshay Williams michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com
Michelle Labayen	on behalf of Debtor Clay Williams michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman kartztee@optonline.net jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sJayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net
Steven P. Kartzman	kartztee@optonline.net jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net;sJayson@msklaw.net;skartzman@msklaw.net;dkhan@msklaw.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7